**DOUGLAS COUNTY, NV** 

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2016-886292

\$18.00

08/18/2016 02:03 PM

AMERICAN TITLE - TEAM 1

KAREN ELLISON, RECORDER

Assessor's Parcel Number: 1420-34-810-012

· Recording Requested By and After Recording Return To: American Title, Inc. PO Box 641010 Omaha, NE 68164-1010

This instrument was prepared by: Wells Fargo Bank, N.A. ALICIA LINDEBERG DOCUMENT PREPARATION 7711 PLANTATION RD ROANOKE, VA 24019 1-866-537-8489

### [Space Above This Line For Recording Data]

Mortgage Broker's Name NV License #

Reference number: 20161826000058

Account #: XXX-XXX-XXX3424-1998

#### SHORT FORM OPEN-END DEED OF TRUST

#### **DEFINITIONS**

Words used in multiple sections of this document are defined below. The Master Form Deed of Trust includes other defined words and rules regarding the usage of words used in this document.

- (A) "Security Instrument" means this document, which is dated August 01, 2016, together with all Riders to this document.
- (B) "Borrower" is PETER S. ONORATO AND DIANNE M. ONORATO, HUSBAND AND WIFE, AS JOINT TENANTS. Borrower is the trustor under this Security Instrument.
- (C), "Lender" is Wells Fargo Bank, N.A., Lender is a National Bank organized and existing under the laws of the United States of America. Lender's address is 101 North Phillips Avenue, Sioux Falls, SD 57104. Lender is the beneficiary under this Security Instrument.
- (D) "Trustee" is First American Title Ins Co.
- (E) "Debt Instrument" means the loan agreement or other credit instrument signed by Borrower and dated August 01, 2016. The Debt Instrument states that Borrower owes Lender, or may owe Lender, an amount that may vary from time to time up to a maximum principal sum outstanding at any one time of, SEVENTY FIVE THOUSAND AND 00/100THS Dollars (U.S. \$75,000.00) plus interest. Borrower has promised to pay this debt in Periodic Payments and to pay the debt in full not later than seven (7) calendar days after September 01, 2046.

- (F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

  (G) "Loan" means all amounts owed now or hereafter under the Debt Instrument, including without limitation principal, interest, any prepayment charges, late charges and other fees and charges due under the Debt
- (H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [mark as applicable]:

| N/A Leasehold Rider    |     |  |
|------------------------|-----|--|
| N/A Third Party Rider  |     |  |
| N/A Other(s) [specify] | N/A |  |

Instrument; and also all sums due under this Security Instrument, plus interest.

(I) "Master Form Deed of Trust" means the Master Form Open-End Deed of Trust dated <u>August 14, 2007</u>, and recorded on <u>September 7, 2007</u>, as Instrument No. <u>0708893</u> in Book/Volume <u>0907</u> at Page <u>1382 - 1392</u> of the Official Records in the Office of the Recorder of <u>Douglas County/City</u>, State of Nevada.

## TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all future advances, renewals, extensions and modifications of the Debt Instrument, including any future advances made at a time when no indebtedness is currently secured by this Security Instrument; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Debt Instrument. For this purpose, Borrower irrevocably grants and conveys to Trustee, in trust, with power of sale, the following described property located in the

| County                           | of | Douglas                          |
|----------------------------------|----|----------------------------------|
| [Type of Recording Jurisdiction] |    | [Name of Recording Jurisdiction] |

ALL THAT REAL PROPERTY SITUATED IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, BOUNDED AND DESCRIBED AS FOLLOWS: LOT 52, AS SHOWN ON THE MAP OF SIERRA VIEW SUBDIVISION, FILED IN THE OFFICE OF THE COUNTY RECORDER ON APRIL 18, 1960, UNDER FILE NO. 15897.

| which currently has the address o | f            |            | • .                  |
|-----------------------------------|--------------|------------|----------------------|
|                                   | 2620 WADE ST |            |                      |
|                                   | [Street]     |            |                      |
| MINDEN                            | , Nevada     | 89423      | ("Property Address") |
| [City]                            | 7            | [Zip Code] | _ ` ' ' '            |

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." The Property shall also include any additional property described in Section 20 of the Master Form Deed of Trust.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveyed and has the right to grant and convey the Property and that the Property is unencumbered, except for encumbrances of record as of the execution date of this Security Instrument. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

#### MASTER FORM DEED OF TRUST

By the execution and delivery of this Security Instrument, Borrower agrees that all of the provisions of the Master Form Deed of Trust are hereby incorporated in their entirety into this Security Instrument, which is intended to be recorded in the Official Records of the Office of the Recorder of <u>Douglas</u> County/City, Nevada. Borrower agrees to be bound by and to perform all of the covenants and agreements in the Master Form Deed of Trust. A copy of the Master Form Deed of Trust has been provided to Borrower.

BY SIGNING BELOW, porrower accepts and agrees to the terms and covenants contained in this Security Instrument and in any Rider executed by Borrower and recorded with it. Borrower also acknowledges receipt of a copy of this cocument and a copy of the Master Form Deed of Trust.

PETER S ONORATO

- Borrower

DIANNE M ONORATO

- Borrower

HCWF#4812-7270-3489v5 (8/15/15) NV-107006-0315

For An Individual Acting In His/Her Own Right:

State of Nevada

County of <u>Causon</u> City

This instrument was acknowledged before me on

August 1,2016

(date) by

PETER S ONORATO

**DIANNE M ONORATO** 

(name(s) of person(s)).

(Seal, if any)

BHAVE CASON
NOTARY PUBLIC
STATE OF NEVADA
My Commission Expines: 2-65-6080
Gertillants No.: 19-1781-4

Shane Cason

Certificate No. 16-1791-3 Expiration Date 2/26/2020 (Signature of notarial officer)

(Title and rank (optional))

NEVADA – SHORT FORM OPEN-END SECURITY INSTRUMENT HCWF#4812-7270-3489v5 (8/15/15) NV-107006-0315

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Account#: XXX-XXX-XXX3424-1998

Reference #: 20161826000058

# **Social Security Number Affirmation**

I hereby affirm, pursuant to Nev. Rev. Stat. § 239B.030 (4), that the document(s) being submitted for recording do not include the social security number of any person.

Signature of person making affirmation

Jolinda Clark Vice President Loan Doc

NV\_SSN\_AFF\_HE109101\_HCWF#903v1 (8/16/14)

1/1 Documents Processed 07-28-2016 17:37:43

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